

The Insurance Division of the Hawaii State Department of Commerce and Consumer Affairs provides this information on licensed insurance companies transacting private passenger motor vehicle insurance in Hawaii as part of a continuing effort to assist and educate consumers. Having motor vehicle insurance is essential to owning a motor vehicle in Hawaii. Hawaii State law requires that your vehicle be insured throughout the motor vehicle registration period, and that you have a valid Hawaii motor vehicle insurance identification card in your motor vehicle at all times.

OAHU-MAJOR INSURERS SAMPLE ANNUAL PREMIUMS	
<div>This list of sample premiums for licensed insurance companies that transact more than 95% of the private passenger auto insurance market is based on the following minimum coverages:</div> <div><div><ul style="list-style-type: none"><li>\$20,000/40,000 Bodily Injury Liability</li><li>\$10,000 Property Damage Liability</li><li>\$10,000 Personal Injury Protection</li><li>\$20,000/40,000 Uninsured Motorist Stacked</li><li>\$20,000/40,000 Underinsured Motorist Stacked</li></ul></div></div>	<b>CLEAN RISK:</b> Driver with clear driving record (no accidents and no traffic convictions). Usage: Pleasure
	<b>VEHICLE:</b> 2002 Honda Accord DX, 4-door sedan
	<b>ANNUAL PREMIUMS:</b> Rates in effect November 1, 2003
Insurance Company	Clean Risk
AIG Hawaii Ins. Co., Inc.	844
AIG Hawaii Ins. Co., Inc.**	437
State Farm Mutual Automobile Ins. Co.	675
Government Employees Ins. Co. (GEICO)	419
United Services Automobile Association (USAA)**	437
Allstate Ins. Co. #Territory code: (06)	412
(07)	462
(08)	430
Tradewind Ins. Co., Ltd.	420
Liberty Mutual Fire Ins. Co.	484
DTRIC Ins. Co., Ltd.**	554
GEICO Indemnity Co.	682
Hartford Underwriters Ins. Co.**	421
USAA Casualty Ins. Co.	586
GEICO Casualty Co.	992
TIG Ins. Co.	490
First Fire & Casualty Ins. of HI, Inc.	697
Island Ins. Co., Ltd.	598
First Ins. Co. of Hawaii, Ltd.	775
Progressive Hawaii Ins. Corp. #Territory code: (10), (11), (12)	608
(14)	660
(15)	702
(16)	714

Notes: 

- Your actual premium may vary from the sample premiums shown in this list;
- Premiums may vary among insurance companies and among risk classification within each company;

**\*\*** Mass merchandising or restricted group rates

CUSTOMER COMPLAINT RATIOS (for Selected Insurance Companies)			
These complaint ratios are based on the number of written complaints received by the Insurance Division from January 1, 2002 to December 31, 2002 for the 12 insurance companies that write more than 95% of the private passenger automobile insurance market. These numbers do not reflect any determination on the part of the Insurance Division as to whether a particular complaint may have been justified or not.			
Company	No. of Autos Insured	No. of Complaints Received	Ratio of Complaints per 1,000 Autos
Allstate Insurance Cos.	48,572	16	0.329
American International Group	109,029	46	0.422
DTRIC Insurance Co., Ltd.	33,518	21	0.627
First Insurance Cos.	30,836	16	0.519
GEICO Insurance Cos.	128,792	62	0.481
Hartford Underwriters Insurance Co.	38,517	9	0.234
Island/Tradewind Insurance Cos.	40,501	4	0.099
Liberty Mutual Insurance Cos.	30,916	82	2.652
Progressive Insurance Cos.	22,237	9	0.405
State Farm Insurance Cos.	124,397	10	0.080
TIG Insurance Cos.	16,499	3	0.182
USAA Group	59,681	16	0.268

You can buy your motor vehicle insurance policy from a company licensed to do business in Hawaii or an insurance agency licensed to sell policies for the insurance company. The sales agent will answer your questions and help you determine how much insurance you may need.

Most insurance companies are listed in the telephone directory and can direct you to one or more of their licensed sales agents. Insurance companies that are not listed in the directory, generally, transact business through one or more insurance agencies that may advertise their auto insurance services in the telephone directory.

THE SAMPLE PREMIUMS VS YOUR PREMIUMS

The cost of your motor vehicle insurance policy will depend on several factors: your driving record (at fault accidents and convictions); the use of the vehicle (to and from work may increase premiums 15-25% over pleasure usage); annual mileage driven; your selected coverages; your selected limits and deductibles; and any possible discounts (many companies offer 3-5 year renewal discounts) that may apply.

You may reduce your premiums by declining in writing uninsured and underinsured motorist coverages. If you purchase physical damage coverages, your premiums will be significantly higher. Also, the make and model of your vehicle and its repairability affects physical damage premiums. You may reduce physical damage premiums by requesting higher deductibles.

WHAT IF YOU HAVE TROUBLE FINDING INSURANCE?

Companies may choose the people they wish to insure. However, they may not refuse to insure you on the basis of your race, creed, ethnic extraction, age, sex, length of driving experience, credit bureau rating, marital status, residence, or physical handicap.

Some companies specialize in low risk classes; other companies specialize in high risk classes; and some companies will only insure members of a group contracting for group insurance. The premium charged will vary accordingly. If you are turned down by one company, the sales agent must offer to place you in the Hawaii Joint Underwriting Plan, or, you can check with other companies.

ASK ABOUT THE HAWAII JOINT UNDERWRITING PLAN (HJUP)

If you try several companies and cannot find coverage, you can be insured through the Hawaii Joint Underwriting Plan. This is a risk-pooling arrangement in which all motor vehicle insurers must participate. The HJUP insures those drivers who are unable to secure insurance from a licensed company or have multiple accidents or traffic convictions. You may apply through any sales agent of an insurance company licensed to sell motor vehicle insurance in this State.

For the latest update, visit our website [www.hawaii.gov/dcca/ins](http://www.hawaii.gov/dcca/ins). For further information, contact the Insurance Division, P.O. Box 3614, Honolulu, Hawaii 96811, or call 586-2790.